

## **EXHIBIT 14**



Cardis USA and Choshen on February 23, 2015 and personally guaranteed by me on the same date, with interest at an annual percentage rate of eight percent (8%).

3. The Note was due and payable on April 30, 2015, and upon default in payment, began to accrue interest at the rate of twenty-four percent (24%) or the maximum amount permitted by law, whichever sum is less.

4. Currently, Cardis BV, Cardis NV, Cardis USA and Choshen are in default under their obligations under the note and I am personally responsible for their default under the terms of the guaranty.

5. Neither Choshen, nor Cardis nor I has any defense to the payment of the obligations in the Notes. Accordingly, we hereby confess judgment, jointly and severally, pursuant to CPLR § 3218, in favor of Shalom S. Maidenbaum in the sum of Two Million Dollars (\$2,000,000.00) with interest at the rate of twelve percent (8%) from February 23, 2015 to and including April 30, 2015, and thereafter, at the rate of twenty-four percent (24%), until such time as judgment is entered, and thereafter, at the statutory rate of nine percent (9%) until such time as the entire obligation is paid in full.

6. On behalf of myself, Choshen and Cardis, I hereby authorize plaintiff, Shalom S. Maidenbaum, his attorneys, agents, representatives, and assigns to enter judgment therefor against us in the Supreme Court of the State of New York, County of Nassau, for the total amount due.

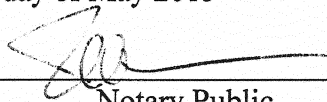
7. We admit that we are unconditionally, and jointly and severally, liable to plaintiff Shalom S. Maidenbaum for the total amount set forth herein, and that we do not have any defense, offset or claim against plaintiff.

8. We also admit that we have consulted with and shown this confession of judgment to an attorney and have no defense to the debt acknowledged herein.
9. This Confession of Judgment is not prohibited by CPLR § 3201.
10. This Confession of Judgment is not for the purpose of securing Shalom S. Maidenbaum against a contingent liability.



**AARON FISCHMAN**  
Individually, and as Managing Member  
of Choshen Israel, LLC, and as  
CEO and Director of  
Cardis Enterpises International, B.V. and  
Cardis Enterpises International, N.V.  
and as President and CEO of  
Cardis Enterpises International (USA) Inc.

Sworn to before me this  
4<sup>th</sup> day of May 2015



Notary Public

JONATHAN A. STEIN  
Notary Public, State of New York  
No. 02ST4755192  
Qualified in Nassau County  
Commission Expires February 28, 20 18